

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re:

INGRID ROSS

Debtors

Case No. 08-17041

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 07/01/2008.

2) The plan was confirmed on 10/01/2008.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on
NA.

4) The trustee filed action to remedy default by the debtor in performance under the plan
on 03/24/2009.

5) The case was dismissed on 04/03/2009.

6) Number of months from filing to last payment: 6.

7) Number of months case was pending: 11.

8) Total value of assets abandoned by court order: NA.

9) Total value of assets exempted: \$ 4,600.00.

10) Amount of unsecured claims discharged without payment: \$0.00.

11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$5,738.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS:

\$5,738.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$304.12
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$304.12

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASPIRE VISA	Unsecured	366.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	16,020.00	16,020.00	16,020.00	1,759.57	707.81
CAPITAL ONE BANK	Unsecured	2,158.00	2,157.55	2,157.55	0.00	0.00
COUNTRYWIDE FINANCIAL	Secured	22,876.00	1,207.11	1,207.11	1,207.11	0.00
COUNTRYWIDE FINANCIAL	Secured	NA	NA	NA	0.00	0.00
ECHELON RECOVERY	Unsecured	1,202.00	1,201.67	1,201.67	0.00	0.00
ECMC	Unsecured	891.00	891.60	891.60	0.00	0.00
EDWARD HOSPITAL	Unsecured	457.00	448.08	448.08	0.00	0.00
FIRST NATIONAL BANK	Unsecured	408.00	NA	NA	0.00	0.00
GMAC PAYMENT CENTER	Secured	12,293.00	12,292.79	12,292.79	1,056.39	493.70
ILLINOIS COLLECTION SERVICES	Unsecured	427.00	NA	NA	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	210.00	51,828.00	51,828.00	0.00	0.00
INTERNAL REVENUE SERVICE L-Z	Priority	2,357.00	886.04	886.04	0.00	0.00
INTERNAL REVENUE SERVICE L-Z	Unsecured	NA	1,472.44	1,472.44	0.00	0.00
KEYNOTE CONSULTING INC	Unsecured	379.00	NA	NA	0.00	0.00
LITTON LOAN SERVICING INC	Secured	NA	NA	NA	0.00	0.00
LITTON LOAN SERVICING INC	Secured	4,207.00	4,206.52	4,206.52	209.30	0.00
MERCHANTS CREDIT GUIDE	Unsecured	960.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	358.00	362.33	362.33	0.00	0.00
PRESTIGE ORTHODONTICS	Unsecured	2,394.00	NA	NA	0.00	0.00
SALUTE VISA GOLD	Unsecured	360.00	NA	NA	0.00	0.00
TRIBUTE GOLD MASTERCARD	Unsecured	822.00	827.57	827.57	0.00	0.00
UNITED COLLECTIONS	Unsecured	367.00	NA	NA	0.00	0.00
WELLS FARGO ED FINANCIAL SVCS	Unsecured	187.00	51,400.03	51,400.03	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$5,413.63	\$1,416.41	\$0.00
Debt Secured by Vehicle	\$28,312.79	\$2,815.96	\$1,201.51
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$33,726.42	\$4,232.37	\$1,201.51
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$886.04	\$0.00	\$0.00
TOTAL PRIORITY:	\$886.04	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$110,589.27	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$304.12</u>
Disbursements to Creditors	<u>\$5,433.88</u>

TOTAL DISBURSEMENTS :	<u>\$5,738.00</u>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/12/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.